

# IDENTITY THEFT PREVENTION TIPS

- Protect your personal information and release it only when necessary. Don't give out your personal information on the phone unless you made the call or know the caller.
- Memorize your Social Security Number and all of your passwords. Don't keep them in your wallet or purse.
- Tear up or shred papers with personal information before throwing them away.
- To limit the sharing of your financial information, ask your bank, and credit card, insurance, and securities companies not to share your personal financial information with outside companies.
- Check your credit card bills carefully and contact your card issuer immediately if there is any unauthorized activity on your account. Call if bills and other financial statements don't arrive on time.
- Order a copy of your credit report at least once a year to check for fraudulent activity. See the **Additional Resources** section for more information.



STATE OF CALIFORNIA

LABOR AND WORKFORCE DEVELOPMENT AGENCY

EMPLOYMENT DEVELOPMENT DEPARTMENT



# PROTECT YOUR IDENTITY AND STOP UNEMPLOYMENT INSURANCE IMPOSTER FRAUD

The California State Employment Development Department (EDD) is a recipient of federal and state funds, is an equal opportunity employer/program, and is in compliance with Section 504 of the Rehabilitation Act and the Americans with Disabilities Act (ADA).

Special requests for alternate formats need to be made by calling the information numbers listed in this brochure.

# *THE EMPLOYMENT DEVELOPMENT DEPARTMENT (EDD) is committed to maintaining the integrity of the Unemployment Insurance (UI) Program. Here are ways you can protect yourself against identity theft and UI imposter fraud.*



## **WHAT IS IDENTITY THEFT?**

Identity theft occurs when someone uses another person's personal information to take on his or her identity. Identity theft can include wage and employment information, as well as credit card and mail fraud.



## **WHAT SHOULD I DO IF I SUSPECT IDENTITY THEFT?**

If you suspect that someone is using your Social Security Number (SSN) for work or some other purpose, immediately report the problem to the Federal Trade Commission (FTC) by calling **1-877-IDTHEFT** or by visiting [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). In addition, the FTC recommends you:

- ▶ File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime.
- ▶ Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file.

- ▶ Close the accounts that you know or believe have been tampered with or opened fraudulently.



## **WHAT IS AN IMPOSTER CLAIM?**

In the case of an imposter claim, someone has intentionally filed a UI claim using another person's personal information, such as name, SSN, and employment information.



## **WHAT SHOULD I DO IF I SUSPECT AN IMPOSTER CLAIM?**

If you suspect a potential imposter claim, immediately call EDD's toll-free Fraud Hotline at **1-800-229-6297**.



## **WHAT IS EDD DOING TO PREVENT UI IMPOSTER FRAUD?**

**IF** EDD receives information that an identity theft has occurred, EDD will flag those identities. When anyone using one of those identities attempts to file for UI benefits, the Department will request additional identifying information from

the individual filing the claim. If the true owner of the identity is not the individual filing the claim and you are the true owner, we will contact you. Please assist us and respond to any inquiries from EDD.

**IF** you are a victim of UI imposter fraud, become unemployed, and file a claim for UI benefits, EDD will also ask for additional identifying information to ensure the validity of your claim. This will help protect the identities of legitimate claim holders.

## **ADDITIONAL RESOURCES**

For assistance and information on identity theft and privacy issues, contact the California Office of Privacy Protection by calling their toll-free help line at **1-866-785-9663** or visit their Web site at [www.privacy.ca.gov](http://www.privacy.ca.gov).

The U.S. Postal Inspection Service also offers a variety of resources on identity theft, including information on how to order a copy of your credit report. Visit their Web site at [www.usps.com/postalinspectors/id\\_intro.htm](http://www.usps.com/postalinspectors/id_intro.htm).

The Office of the Attorney General provides tips and action steps for victims of identity theft. To learn more, access their Web site at [www.caag.state.ca.us/idtheft](http://www.caag.state.ca.us/idtheft).

For more information on UI Fraud, visit the EDD Web site at [www.edd.ca.gov](http://www.edd.ca.gov).